

## **REMARKS**

The present response is to the Office Action mailed on 06/11/2010.

### **From the action:**

This is a Non-Final Action in response to communications filed on 02 June 2010. Claims 41-49 and 59-67 are pending in the application. Claims 41-49 and 59-67 are rejected. Claims 1-40 and 50-58 are cancelled. Claim 41-49, 59, and 65 are currently amended.

### **Applicant's response:**

Acknowledged

### **From the action:**

3. Applicant's arguments, filed 17 December 2009, with respect to the rejection(s) of claim(s) 41-67 have been fully considered but are not persuasive.
4. Regarding claims 41 and 59, Applicant has amended the claim to recite that the information is identified to the customer as coming from either the first enterprise or the second enterprise. This is taught by Bezos. Bezos teaches two web-servers (Figure 5, see associate web server at associate web site and web server at merchant web site). Given the claims, the Examiner interprets the Merchant web server as the second web-server or web site. Bezos teaches providing information or a service to a customer based upon a customer request (column 6, line 59 thru column 7, line 20). Bezos teaches, that if the request comes to the second enterprise (Amazon) through the web server at the first enterprise (associate web site web server), the information response or service provided by the second enterprise (Amazon) is identified as from the first enterprise (associate web site) (see at least column 14, line 62 thru column 15, line 16; Examiner notes that while the page displayed may be an Amazon, the associate web server/site/store ID is clearly identified to the user in the URL). Since the customer can view the URL, the information is identified to the customer.

5. Applicant also argues that the prior art fails to teach providing information or a service to the customer based upon the request from the customer, the information or service identified as from the second Web-site if it is determined that the request is directly from the customer, and identifying the information or service as from the first enterprise if it is determined that the request is from the customer communicating through a second web-server. The Examiner respectfully disagrees. Bezos specifically teaches that the invention allows the customer to maintain an associates web page from while viewing and processing product purchases at the merchant's web site (column 12, lines 27-41). Bezos teaches two web-servers (Figure 5, see associate web server at associate web site and web server at merchant web site). Given the claims, the Examiner interprets the Merchant web server as the second web-server or web site. Bezos teaches providing information or a service to a customer based upon a customer request (column 6, line 59 thru column 7, line 20). Bezos teaches, that if the request comes to the second enterprise (Amazon) through the web server at the first enterprise (associate web site web server), the information response or service provided by the second enterprise (Amazon) is identified as from the first enterprise (associate web site) (see at least column 14, line 62 thru column 15, line 16; Examiner notes that while the page displayed may be an Amazon, the associate web server/site/store ID is clearly identified to the user in the URL).

Bezos further teaches that if the request comes directly from the customer, the information or response is identified as from the second enterprise (Amazon) (column 14, lines 21-37; Examiner notes that the customer can select a product directly from the merchant web site (Amazon) and if so, the store ID for the associate web site is left blank. Therefore, it as if the customer accessed Amazon directly). Even if direct access of a web-site is not taught by Bezos, Vittal teaches directly accessing a merchant web-site over the internet without the use of a portal or using a portal (column 5, lines 18-38; Examiner notes that the customer directly accesses the merchant server). For this reason, Bezos in view of Vittal does teach the identification teachings of claim 41.

**Applicant's response:**

Applicant appreciates the Examiner's Response to Arguments, provided above. In response, applicant herein amends the claims to particularly recite that the response to the customer by the second enterprise with the information or provided service to the request includes only a single identification for the second Web server or for the first Web server, wherein if the request is determined to originate directly from the customer, the information response or service provided by the second enterprise is identified to the customer as only from the second enterprise, and if the request comes to the second enterprise through the first Web server at the first enterprise, the information response or service provided by the second enterprise is identified to the customer as only from the first enterprise.

Applicant points out that Bezos teaches identification from both the associate Web site and the merchant Web site. Applicant believes the claims, as amended, overcome the art of Bezos and Vittal, as explained further below.

**From the action:**

6. Claims 44 and 49 are objected to because of the following informalities. Claims 44 and 49 are duplicates. One of the claims should be amended or cancelled.

**Applicant's response:**

Applicant herein cancels claim 49, as suggested by the Examiner.

**From the action:**

8. Claims 41-44, 47-49, 59-61, and 65-67 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bezos et al. (hereinafter Bezos) U.S. Patent 6,029,141 in view of Vittal et al. (hereinafter Vittal) U.S. Patent 6,907,401 2001/0014881.

Claims 41, 42, 59 and 60, Bezos teaches a second Web server hosted by a second enterprise, comprising: a first mechanism receiving a request for information or services from a customer (column 6, line 59 thru column 7 and column 11, lines 28-42, line 5 and Figures 1 and 2); a second mechanism determining whether the request comes directly from the customer, or through a first Web server at a first enterprise (column 14, lines 1-

51 and column 15, lines 51-60); and a third mechanism responding to the customer by the second enterprise with information or provided service to the request, the information or service is identified to the customer as coming from either the first enterprise or the second enterprise; (column 14, lines 1-51 and column 15, lines 51-60). Bezos teaches that if the request comes directly from the customer, the information or response is identified as from the second enterprise (Amazon) (column 14, lines 21-37; Examiner notes that the customer can select a product directly from the merchant web site (Amazon) and if so, the store ID for the associate web site is left blank. Therefore, it is as if the customer accessed Amazon directly). Even if direct access of a web-site is not taught by Bezos, Vittal teaches directly accessing a merchant web-site over the internet without the use of a portal or using a portal (column 5, lines 18-38; Examiner notes that the customer directly accesses the merchant server). For this reason, Bezos in view of Vittal does teach the identification teachings of claim 41. It would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the teachings of Bezos to include the teachings of Vittal because Vittal shows directly accessing a merchant site over the internet as is commonly done on the Internet and identifying the site as such as being directly from the site as taught by Bezos (no extra identifier for the intermediary site).

Claims 42 and 60, Bezos fails to teach a rules based filter for filtering the information or services. Vittal teaches a portal switch for electronic commerce in which users can search for a desired item from a merchant (column 5, lines 39-59). Vittal further teaches that the user can perform the search by either interrogating the aggregator catalog and data profile or by searching directly the merchant databases (column 5, lines 39-59). The merchant server is connected to the aggregator through the portal (column 5, line 60 thru column 6, line 6). Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings of Bezos for access to a merchant's website either directly or through an associate with the portal communication and filtering teachings of

Vittal because it allows for specific services/items to be made available to a user based on the manner in which the user is accessing/requesting the service.

Claims 43 and 61, Bezos fails to teach wherein the Web server provides personal information (PI) collection and aggregation services on behalf of the customers, and the information provided is at least partially derived from the aggregated PI. Vittal teaches that the portal collects and aggregates personal information on behalf of customers (column 6, lines 37- 50 and column 8, lines 22-34 and column 9, lines 28-61).

Claims 44, Bezos fails to teach an internet portal. Vittal teaches access via an internet portal (column 5, lines 39 thru column 6, line 6).

Claims 47 and 65, Bezos and Vittal fail to teach a travel enterprise. Official Notice is taken that purchasing travel related services is old and well known in the financial arts. Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings of Bezos in view of Vittal to for financial transaction to include the travel transactions because they are financial in nature and provide a service to a customer.

Claims 48 and 66, Bezos teaches wherein the specific services include one or more of (a) creating a new account, (b) authenticating the customer, (c) retrieving summary balance information, (d) retrieve detailed transactions, (e) initiating a funds transfer from one account to another, (f) get a list of eligible rewards, or (g) redeem mileage points (column 14, lines 1-51 and column 15, lines 51-60).

Claims 49 and 67, Bezos fails to teach an internet portal. Vittal teaches access via an internet portal (column 5, lines 39 thru column 6, line 6).

Claims 45-46 and 62-64 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bezos et al. (hereinafter Bezos) U.S. Patent 6,029,141 in view of Vittal et al. (hereinafter Vittal) U.S. Patent 6,907,401 2001/0014881 in further view of Foster U.S. Patent 6,332,134.

Claims 45 and 63, Bezos in view of Vittal fails to teach wherein the aggregated PI is collected from financial institutions having money deposited for the customer in one or more accounts. Foster teaches a financial institutions portal wherein the services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party (column 12, lines 1-53).

Claims 46 and 64, Foster teaches wherein the transferring money to settle an obligation comprises paying a bill for either goods or services (column 12, lines 64 - column 13, line 4).

Claim 62, Bezos in view of Vittal teach merchant websites, but fail to teach wherein the second enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise. Foster teaches a financial transaction system in which a second enterprise is a financial enterprise (column 12, lines 1-53). Therefore it would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the merchant website teachings of Bezos in view of Vittal to include that the second enterprise is a financial enterprise because financial institutions provide specific and detailed information or services to customers.

**Applicant's response:**

Applicant herein amends independent claims 41 and 59 to specifically recite that the information and/or service provided to the customer as a result of the request includes

a single identification which is determined by the origination point of the request. Bezos specifically teaches in col. 12, lines 27-41:

*Once the customer has linked to the merchant Web site 106, the customer can use the navigational controls of the Web browser 112 to return to the associate's Web site 100. In addition, the detail page and/or the shopping cart page may be provided with a hyperlink to allow the customer to return to the associate's Web site 100. Another alternative is for the associate Web site 100 to be created using an HTML frame format. The bottom frame can be designated as the target area frame for the merchant's Web site 106. The top frame can provide navigational controls for the customer to return to the associate's Web site 100 after selection of a particular product at the merchant's Web site 106. This allows the customer to maintain an associate's Web page frame while viewing and processing product purchases at the merchant's Web site 106.*

Applicant points out that Bezos teaches having both identifications available to the customer when servicing the customer's request. In applicant's invention, in some instances the actual entity providing the service or information remains transparent to the customer. In this manner a third-party service provider may provide functions for many Web servers while maintaining the identity of the Web servers to the customer.

Applicant believes claims 41 and 59, as amended, are patentable over the art of Bezos and Vittal, either singly or in combination. Claims 42-48 and 60-67 are patentable on their own merits, or at least as depended from a patentable claim.

### **Summary**

As all of the claims, as amended and argued above, have been shown to be patentable over the art presented by the Examiner, applicant respectfully requests reconsideration and the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted  
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